

Claims

What is claimed is:

1. A system, comprising:
a computing device for:
 receiving first information about a customer;
 to at least first and second loan sources, outputting second information enabling
 the first and second loan sources to determine whether to offer a loan to
 the customer for financing an item, wherein the second information
 includes at least a portion of the first information;
 from the first and second loan sources, receiving submissions of respective first
 and second offers for providing the loan to the customer for financing the
 item, wherein the first and second offers are submitted by the first and
 second loan sources in response to the second information and in a manner
 that commits to provide the loan if accepted by the customer;
 identifying at least one of the first and second offers as being most favorable; and
 to the customer, outputting third information about the identified offer, wherein
 the third information includes an identity of at least one of the loan sources
 that submitted the identified offer.
2. The system of Claim 1 wherein the first information includes information about
the item, and wherein the second information includes the information about the item.
3. The system of Claim 1 wherein the item is an automobile.
4. The system of Claim 1 wherein the item is security for the loan.

5. The system of Claim 1 wherein the financing is a refinancing.
6. The system of Claim 1 wherein the first and second offers are submitted by the first and second loan sources in a manner that commits to provide the loan if accepted by the customer within a specified time period.
7. The system of Claim 1 wherein the first and second offers are submitted by the first and second loan sources in a manner that commits to provide the loan if accepted by the customer, and if the second information is consistent with a review of underlying evidence thereof.
8. The system of Claim 1 wherein the first information includes an identity of the customer, and wherein the computing device is for:
to at least the first and second loan sources, outputting the second information yet withholding the customer's identity.
9. The system of Claim 8 wherein the computing device is for outputting the customer's identity to the identified loan source.
10. The system of Claim 1 wherein the computing device is for:
in response to the first information, determining fourth information regarding the customer's ability to repay the loan, wherein the second information includes the fourth information.
11. The system of Claim 10 wherein the computing device is for:
in response to the first information, outputting at least one request to a credit bureau; from the credit bureau, receiving at least one reply to the request; and in response to the reply, determining the fourth information.

12. The system of Claim 10 wherein the fourth information includes a measure of certainty regarding the customer's ability to repay the loan.

13. The system of Claim 1 wherein the computing device is for:
in response to the first information, determining a measure of certainty regarding the customer's identity in comparison to the first information.

14. The system of Claim 13 wherein the computing device is for:
to at least the first and second loan sources, outputting the second information about the customer only if the measure of certainty regarding the customer's identity is higher than a predetermined threshold.

15. The system of Claim 14 wherein the computing device is for:
in response to the first information, outputting at least one first request to a credit bureau;
from the credit bureau, receiving at least one first reply to the first request;
in response to the first reply, determining at least one second request;
outputting the second request to the customer in order to authenticate the customer's identity in comparison to the first information;
from the customer, receiving at least one second reply to the second request; and
in response to the second reply, determining the measure of certainty regarding the customer's identity in comparison to the first information.

16. A system, comprising:
a computing device for:
receiving first information about a customer, wherein the first information includes an identity of the customer;
in response to the first information, determining second information regarding the customer's ability to repay a loan;
to at least one loan source, outputting third information enabling the loan source to determine whether to offer the loan to the customer for financing an item, wherein the third information includes at least a portion of the first information and the second information, yet withholding the customer's identity;
from the loan source, receiving a submission of an offer for providing the loan to the customer for financing the item, wherein the offer is submitted by the loan source in response to the third information and in a manner that commits to provide the loan if accepted by the customer; and
to the customer, outputting fourth information about the offer, wherein the fourth information includes an identity of the loan source.
17. The system of Claim 16 wherein the first information includes information about the item, and wherein the third information includes the information about the item.
18. The system of Claim 16 wherein the item is an automobile.
19. The system of Claim 16 wherein the item is security for the loan.
20. The system of Claim 16 wherein the financing is a refinancing.

21. The system of Claim 16 wherein the offer is submitted by the loan source in a manner that commits to provide the loan if accepted by the customer within a specified time period.

22. The system of Claim 16 wherein the offer is submitted by the loan source in a manner that commits to provide the loan if accepted by the customer, and if the third information is consistent with a review of underlying evidence thereof.

23. The system of Claim 16 wherein the computing device is for outputting the customer's identity to the loan source after receiving the submission of the offer from the loan source.

24. The system of Claim 16 wherein the computing device is for:
in response to the first information, outputting at least one request to a credit bureau;
from the credit bureau, receiving at least one reply to the request; and
in response to the reply, determining the second information.

25. The system of Claim 16 wherein the second information includes a measure of certainty regarding the customer's ability to repay the loan.

26. The system of Claim 16 wherein the computing device is for:
in response to the first information, determining a measure of certainty regarding the customer's identity in comparison to the first information.

27. The system of Claim 26 wherein the computing device is for:
to the loan source, outputting the third information about the customer only if the measure of certainty regarding the customer's identity is higher than a predetermined threshold.

28. The system of Claim 27 wherein the computing device is for:
in response to the first information, outputting at least one first request to a credit bureau;
from the credit bureau, receiving at least one first reply to the first request;
in response to the first reply, determining at least one second request;
outputting the second request to the customer in order to authenticate the customer's
identity in comparison to the first information;
from the customer, receiving at least one second reply to the second request; and
in response to the second reply, determining the measure of certainty regarding the
customer's identity in comparison to the first information.